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(54)Title: **PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS**

(54)発明の名称　　パーソナル電子決済システム及びその端末並びに管理装置


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100 ... personal credit terminal
101 ... credit settlement device
102 ... service providing system
103 ... settlement system
104 ... base station
105 ... public digital network
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(57) Abstract

A settlement means which is excellent in view of safety and convenience is provided. A paying means, a charging means and the settlement means have a plurality of communication means respectively and use different communication systems. The paying means is, for instance, a personal credit terminal (100) which also functions as a digital wireless telephone, and is used for communication with a credit settlement device (101) at a shop by means of an infrared communication port. At the time of payment, the paying means carries out infrared communication with the credit settlement device, and carries out the direct wireless telephone communication with a service providing system (102) which is also a settlement means. Since payment information is exchanged also through the settlement means, wrong charging by the shop side can be avoided. Further, since information acquired by the shop side is limited, the privacy of customers can be secured. Moreover, the sales efficiency can be improved by utilizing electronic receipts.